

National Foundation Life and Freedom Life Insurance Company of America Blanket Group Benefits

Coverage begins for Members 30 days following the receipt, by the association of the Membership enrollment application and the payment by the Member of the first month's dues and continues as long as dues are paid, subject to the company's rights to adjust future premiums and cancel coverage. Coverage is underwritten and administered by National Foundation Life Insurance Company (Freedom Life Insurance Company of America in Florida and Michigan). Not available in CT, MA, NH, NY, And VT. Coverage is subject to the definitions, terms, limitations and exclusions contracted in the blanket group policy.

» **Blanket Group Accident and Accidental Death and Dismemberment Coverage**



BENEFITS

Lifetime Maximum Benefit.....	\$50,000
Accidental Death & Dismemberment (AD&D) Maximum Benefit*.....	\$20,000

LOSS

Percentage of Maximum Benefit

Loss of Life.....	100%
Loss of two or more Limbs.....	100%
Loss of Speech and Loss of Hearing (both ears).....	100%
Loss of Sight (both eyes).....	100%
Loss of one Limb.....	50%
Loss of Speech.....	50%
Loss of Hearing (both ears).....	50%
Loss of Sight (one eye).....	50%
Loss of one Hand.....	50%
Loss of one Foot.....	50%
Loss of Hearing (one ear).....	25%
Loss of Thumb and Index Finger (same hand).....	25%

Excess Medical Expense Coverage Maximum Benefit*

\$5,000 for a Member, subject to a \$100 deductible per accident per Member.

* The AD&D Maximum Benefit and Excess Medical Expense Coverage Maximum Benefit reduce by 50% at age 70.

Note: The Excess Medical Expense benefit is payable for expenses covered under this plan in excess of coverage under any other valid insurance coverage, accident medical expense benefits or health benefit plan coverage, including but not limited to coverage or benefit entitlement under or pursuant to any uninsured/underinsured motorist coverage, personal injury protection coverage under any automobile policy, major medical insurance, hospital/medical surgical insurance, other indemnity health insurance, health coverage under a HMO or PPO plan, workers compensation medical expense benefits, FELA medical expense benefits, Jones Act medical expense benefits, Medicaid and Medicare.

» **Blanket Doctors Office Visit Expense Reimbursement Benefit**

- Covered members will be reimbursed up to 4 doctor office visits per Calendar Year up to \$50.00 per Participating Provider, not to exceed 1 visit per quarter. If a Member visits a Non-Participating Provider the office visit will be reduced by 50% of the allowed amount of the Participating Provider office visit.

» **PPO Network**

- Covered Members also have access to the MultiPlan Participating Provider Network. Access to the MultiPlan Network will allow members to receive discounts for their office visit, hospital or surgery medical expenses when they receive treatment from a network participating provider.

» **Dental Insurance**

- Calendar Year Maximum: \$1,000
- Calendar Year Deductible: \$50.00
- **Preventive Care** - 80% of Covered Expenses after You meet Your deductible and coinsurance.
- **Basic Care** - 50% of Covered Expenses after You meet Your deductible and coinsurance, when services are Provided at least 6 months after the Insured Effective Date
- **Major Care** - 50% of Covered Expenses after You meet your deductible and coinsurance, when services are Provided at least 12 months after the Insured Effective Date.

Note: The information shown here and in any accompanying literature does not provide full details of the plan. This is only a brief description of Benefits available. The complete terms of the coverage, including limitations and exclusions, are in the Certificate.

**Consumers Independent Association
Membership Services
16476 Chesterfield Airport Road, 2nd Floor
Chesterfield, MO 63017
800-992-8044**

The association pays fees to certain insurance companies or their affiliates to collect dues in addition to premium. The association has agreed to pay certain member enrollers a fee in exchange for their services. Cancellation of any part of the benefit coverage provided will result in the total cancellation of Your membership in the Consumers Independent Association.

From time to time the Consumers Independent Association's board evaluates service and discount proposals from various companies. Services and discounts may be enhanced or reduced based on the board's evaluation. Structure and dues are subject to change based upon the membership size and changes in the services and discounts.

The Consumer Independent association continually looks for privileges that maximize your consumer dollars and improve the well being of your business and household. Although the CIA investigates each of the service providers, it cannot warrant or guarantee their performance. If you have any comments about the providers or their services, please call the toll-free CIA Membership Services Office @ 1-800-992-8044.